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# COUNSELOR CONNECTION

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HIGH SCHOOL

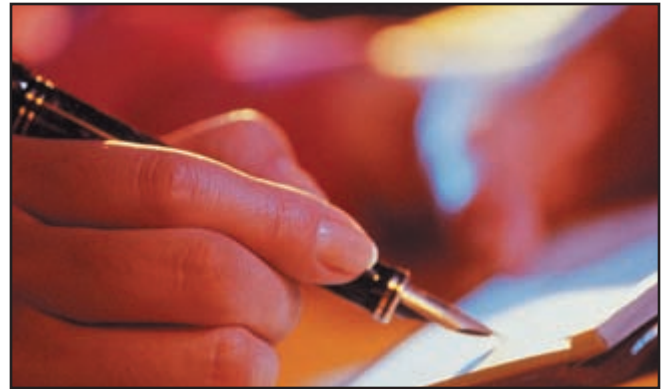
## Encourage your students to be informed consumers

Because your students will invest considerable time and money in their college education or technical training, they should become informed consumers. If they're enrolling in a two- or four-year college, they'll probably receive a bill for tuition and fees before each semester or quarter begins. This is usually due on or before registration for classes. Any financial aid they receive for that term is usually credited to their account at that time.

Trade schools may charge tuition and fees for the entire program at the beginning of the program. Their financial aid award, however, will usually be divided into at least two payments — one at the beginning of the program, and the second after they've completed one-half of the program.

Most schools will first use their financial aid award to pay tuition, fees and other charges. If any remains, the school must give it to the student to help pay living expenses.

Students need to find out if they're entitled to a refund if they withdraw from school. No one plans to withdraw, but sometimes it can't be helped. A



serious illness can put your students so far behind in their course work that they must withdraw or fail. Or they may decide that the school's program isn't right for them.

Every school that participates in federal student aid programs must have a written refund policy and must give students a copy of the policy if they ask for one. Students should have it in writing before they begin school. Students who withdraw may have to refund all or some of their student aid. Usually the refund will be used first to repay student loans, then any grant or scholarship programs from which they have received funds. Students who must withdraw should notify the school immediately.

Encourage your students to read all contracts and paperwork carefully. If a school representative promises them things, be sure they are written into the contract so there will be no misunderstanding later.





## Tips on comparing award letters from colleges

An award letter will usually show the total cost of attendance — what it costs to go to that school for one year, including tuition, fees, room, meals, books, supplies, transportation and personal expenses. It may also show how much your senior's family is expected to pay toward those costs, the expected family contribution (EFC). The EFC is subtracted from the total cost of attendance to get the student's financial need.

The letter will then list various sources of financial aid offered to pay for the costs not covered by the EFC. Your students can accept or reject any or all of those proposed sources.

Let's look at sample awards from two four-year colleges. These are purely fictional.

Financial Need	School A	School B	Awards	School A	School B
<b>Total Cost</b>	<b>\$12,500</b>	<b>\$17,500</b>	School Grant	\$ 0	\$ 2,000
EFC	5,000	5,000	Federal Pell Grant	0	0
Local Scholarship	500	500	State Grant	0	0
Financial Need	7,000	12,000	KEES	1,750	1,750
			Federal Perkins Loan	1,500	3,625
			Federal Stafford Loan	2,125	2,625
			Work-Study	1,625	2,000
			<b>Total Award</b>	<b>7,000</b>	<b>12,000</b>
			<b>Unmet Need</b>	<b>0</b>	<b>0</b>

There are some things that your seniors need to take into consideration. One of these is how much of this will have to be paid back and another is what the total debt load will be after four years of school.

School A's package includes \$3,625 in student loans. Over four years, that adds up to \$14,500 in loans the student must pay back. School B's package, on the other hand, includes \$6,250 in student loans. Over four years, that adds up to \$25,000 the student will have to repay.

Something else to consider is that the parent and/or student is expected to come up with \$5,000 (the EFC). If that money is available, either from income or savings, that's great. However, remember we're talking about \$5,000 a year for four years, a total of \$20,000. If the parents or student doesn't have that kind of money, then it will have to come from somewhere, most likely through a loan. There are various loan sources available, including the Federal PLUS Loan for parents and also private loans, such as The Student Loan People Advantage Loan.

Another item on the award letter is the work-study award. This is a great program; however, keep in mind that most work-study is paid at the federal minimum wage, so those awards represent a considerable investment in time for a full-time college student. Other scholarships that might not be awarded until after the receipt of the award letter might impact the student's awards. The student needs to check with the school he or she plans on attending to see what the implications are.

Encourage your seniors to be sure they and their parents weigh all their options before deciding on a school so that they make the best choice possible.



## IB: Another way to get a jump on college

Kentucky high school students can earn credit for college through the Advanced Placement (AP) and International Baccalaureate (IB) programs.

While both programs can lead to college credit, there are differences. IB is a structured two-year program that requires students to take certain classes and exams if they want the full IB diploma. With AP, schools choose which classes they offer, and students choose which classes they'll take.

AP is the better known and more widely available program in Kentucky. Fewer people are familiar with IB, which is available at Apollo High School in Owensboro, Holmes High School in Covington, and Atherton High School and Sacred Heart Academy in Louisville. KHEAA and The Student Loan People<sup>sm</sup> visited Apollo in January to find out more about IB.

Juniors Branden Payton and Maxson Overby said they liked IB because of the challenge and because there is more discussion of issues and less memorizing.

"I like looking at different sides," Maxson said, acknowledging that she sometimes plays devil's advocate. "You develop your arguments for all sides of the problem. We are learning how to think critically."

That's one way IB prepares students for college, said Rachel Rosales, a math teacher and the coordinator of Apollo's IB program. They also learn time



Carrie Gentry, left, and Paris Kidd do an exercise in an IB Spanish class at Apollo High School while their teacher, Ginger Robinson, listens in. The students were discussing, in Spanish, predictions about American society in the future. Apollo is one of four schools in Kentucky that offer IB. The others are Atherton High School and Sacred Heart Academy, both in Jefferson County, and Holmes High School in Kenton County.

management skills and how to form study groups. That way, when they go to college and a professor tells them to read this chapter and write a paper about it, they know how to go about it.

"A lot of these things I didn't learn until I was a junior in college," Rosales said, "things like how to read quickly but effectively, how to write a paper without doing six or seven drafts."

Rosales said she sees the program as not only preparing students for college but preparing them to stay in college.

The full diploma requires completing classes in English, European history, math, foreign language (third and fourth years or beyond), experimental sciences, theory of knowledge, and an elective (either visual art or computer science). Students must also take and pass exams in three higher level and three lower level classes, one from each area.

KHEAA and The Student Loan People<sup>sm</sup> publish the *Counselor Connection* to share information about student financial aid, college preparation and college planning. Comments and suggestions are always welcome. Please send them to [publications@kheaa.com](mailto:publications@kheaa.com).



They also have to write two world literature papers, a 1,400-word historical monograph and a 4,000-word essay, plus keep a math portfolio.

On top of that, they have to complete 150 hours in the creative, action and service areas. Action is generally interpreted as anything involving physical activity. Service hours would involve community volunteer work, but religious-oriented activities don't count. Students can earn creative hours by attending plays, ballets, etc.



Heather Young laughs while Grant Todd gives her driving instructions in Spanish during an IB class at Apollo High School.

Branden earned 18 hours of action credit during a trip to Washington, D.C., in early January. He also gets to count playing intramural basketball.

The payoff can be huge. Some universities will give students with an IB diploma 30 hours of credit and start them off as sophomores.

For more information, e-mail Rosales at [rRosales@daviess.k12.ky.us](mailto:rRosales@daviess.k12.ky.us) or visit [www.ibo.org](http://www.ibo.org).

## 2003 Kentucky Educational Excellence Scholarship Data Report

The Kentucky Higher Education Assistance Authority is pleased to announce the latest edition of KHEAA Reports, titled "2003 Kentucky Educational Excellence Scholarship Data Report." The standardized 2003 KEES information (presented by school, school district, county, and several other variables) is designed to address the most commonly asked KEES questions. (KHEAA will publish 2004 KEES data in the next few weeks.)

The electronic version of the report is available at [www.kheaa.com/serv\\_reports.html](http://www.kheaa.com/serv_reports.html). If you have questions about this report, please contact KHEAA's Internal Policy Analysis group at (502) 696-7471 or [mletteer@kheaa.com](mailto:mletteer@kheaa.com).



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